

DOCUMENT RESUME

ED 256 965

CE 041 553

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TITLE Extended Workforce Participation of Older Adults: Issues and Trends.
PUB DATE Jul 85
NOTE 24p.; Paper presented at the Summer Conference of the Ohio Continuing Higher Education Association (Atwood Lake, OH, July 1985).
PUB TYPE Viewpoints (120) -- Speeches/Conference Papers (150)
EDRS PRICE MF01/PC01 Plus Postage.
DESCRIPTORS Age Discrimination; *Agency Role; Career Education; Community Services; Employee Attitudes; *Employment; Employment Patterns; *Employment Practices; Futures (of Society); *Older Adults; *Retirement; *Role of Education
IDENTIFIERS *Business Role

ABSTRACT

Demographic, social, and economic trends are pointing in the direction of increased work force participation for older adults. The four major forces responsible for change in work patterns are the changing work force, changing older people, economic forces, and social forces. These forces are mediated by social convention, especially the "retirement convention," which, however, is beginning to seem less and less appropriate. A recent policy study shows a majority of those 55 and older who still work would prefer to continue working. Population projections and social and economic trends argue for innovative approaches to the use of older workers and increased options for an extended working life. Because of the diversity of the clientele to be served, corporations, universities, and community service agencies can all be involved. Corporations can play roles in advocacy of employment for older workers, retraining, and development of older worker employment policies. Educational institutions can play a role in reversing negative biases, providing skills necessary to insure the continuing productivity of older workers, and meeting society's shifting educational needs. Like educational institutions, community service agencies have had a "leisure role." They can offer counseling, career counseling, and job-related training, and can support extended workplace involvement for older adults. (YLB)

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EXTENDED WORKFORCE PARTICIPATION OF
OLDER ADULTS: ISSUES AND TRENDS

presented by

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DEFINITION OF THE PROBLEM

American society and America's workforce are growing older. And, over the past several generations we have been evolving a population over age 55 that is unprecedented in its health, educational status, and life expectancy. A special U.S. Census Bureau report issued in September 1983 warns: "In less than 30 years, an aging society will be upon us, whether we have prepared for it or not."

During the twentieth century American society has developed conventions, policies and regulations that encourage and reinforce the idea of decreasing workforce involvement for those over 55. However, whereas both older workers and employers have looked toward an early retirement rather than an extended work life, demographic, social and economic trends which are becoming more apparent in the 1980s are pointing in the direction of increased workforce participation for older adults.

Convergent Forces Driving Change

The Future of Older Workers in America, a major policy study conducted by Work in America Institute and published in 1980, identifies the four major forces responsible for driving change in work patterns as follows:

Changing work force: Profound demographic shifts are pushing the average age of the population and of the work force upward.

Changing older people: Advances in health and medical care have lengthened the lifespan by 14 percent in recent years.

Economic forces: Inflation, energy, and productivity are likely to continue as major problems in the 1980s. The raising of the age of mandatory retirement allows people to work to 70, or beyond (in government).

Social forces: Work will continue to be central to the maintenance of self-esteem and become an increasingly important source of interpersonal satisfactions as society becomes more fragmented.

- . Inflation so erodes pensions that many people will need to continue working.
- . As a group, healthy older workers are as productive as others.
- . The secular decline in labor-force participation of older workers is due to public and private policies, and the extension of working life will occur by the same means (p. 5).

These forces are mediated by social convention. Social convention reinforced by public policy and private regulations has historically controlled work-force involvement for women, men, and children. The social convention of retirement, which encourages withdrawal from productive employment, has its roots in the twentieth century and is anchored by age bias and myths about older people. The retirement "rite of passage" which moves one out of the work force is accompanied by the transitional task of finding satisfactory leisure roles to take the place of the worker role. When this occurs at early retirement ages, or to healthy, well-educated and active people, the opportunity for twenty or thirty years of enforced leisure is unlikely to produce life satisfaction equivalent to that of the worker role.

The "retirement convention" has its uses as Peterson notes: "During periods of high unemployment, such as we have experienced in the 1970s and into the 1980s, early retirement is a preferred way to limit the size of the work force" (Peterson, 1983, p. 184). This convention is beginning to seem less and less appropriate for the times. New age discrimination policies, demographics, a changing economy and more healthy older adults will all have an effect on retirement policies and expectations.

Definition of Older Workers

Definitions of older workers are varied and depend on the source. The Age Discrimination in Employment Act of 1967, as amended, prohibits discrimination on the basis of age against any person between the ages of 40 and 70. Thus, federal discrimination legislation makes anyone over age 40 an older worker. The U.S. Department of Labor considers those over age 45 to be older workers; and, the Bureau of Labor Statistics uses age 55 as the point at which a worker becomes "older" (Work in America Institute, 1980).

Older Worker Definitions

<u>Source</u>	<u>Age</u>
Federal Age Discrimination in Employment Act	40-70
U.S. Department of Labor	45
Bureau of Labor Statistics	55

Perspectives on Retirement

Most people would admit to the general belief that a majority of workers, given the chance to retire, would happily do so. Statistics have tended to support that notion. For example, "... in 1960, 81% of men between 60 and 64 were in the labor force, and by 1979 it was only 62%. For women the equivalent numbers were 31% and 34%" (Shapiro, 1985, p. 180). These numbers do not reflect the effects of the Age Discrimination Act which began to apply in 1979. It is quite possible, however, that these numbers have been influenced by the rash of voluntary severance programs and early retirement programs ("Golden Windows" and "Golden Handshakes") which have resulted in greater than unanticipated losses at senior levels (Hall & Richter, 1984).

Older workers may not be as eager for retirement as the statistics would imply. According to a recent policy study, 73 percent of those 55 and older who still work would prefer to continue working even if they could afford to retire (Public Policy Center of SRI International, 1984, p. 4). As Parnes (1979) discovered in his longitudinal work force study of men, among retired males, 20 percent indicate an interest in returning to the labor force; and according to McConnell (1979), of persons approaching retirement, 46 percent are interested in continuing their employment if appropriate alternative work

designs are available. This interest, cited in a number of sources, may indeed underlie what Entine (1979) interpreted as the first sign of a reversal of a trend that has been uninterrupted for the past thirty years. He notes that "In 1978, for the first time since 1947, the percentage of men 65+ in the work force increased." The increase was slight, from 20.1 to 20.5 percent and more time will be required to assess the staying power of this shift.

Based on the experience of a number of companies, it can be anticipated that the Age Discrimination Act of 1979 will make a difference in retirement rates. Shapero (1985) reports the following:

Sears Roebuck suspended mandatory retirement in 1978, and to the surprise of management, 77% of the salaried and 60.6% of the hourly workers stayed on. In 1976 Polaroid suspended mandatory retirement, and by 1978 70% decided to continue working In 1979, Polaroid's Corporate retirement administrator observed that retirement is a very self-selective process. Those with health or performance problems wanted to leave. Those who were productive were likely to stay, and their absentee rate was almost half the corporate average (p. 180).

Population Projections

Population projections for the United States (U.S. Bureau of the Census, 1977) reflect a continuous increase in older age groups to the year 2000.

Table 1
Population Projections (in millions)

	<u>1978</u>	<u>1980</u>	<u>1985</u>	<u>1990</u>	<u>1995</u>	<u>2000</u>
0-17	63.3	62.0	62.3	64.8	68.4	69.0
18-24	29.0	29.5	27.8	25.1	23.2	24.7
25-54	91.5	84.6	93.8	103.0	109.2	111.6
55-64	20.7	21.2	21.7	20.8	20.6	23.3
65+	<u>23.9</u>	<u>24.9</u>	<u>27.3</u>	<u>29.8</u>	<u>31.4</u>	<u>31.8</u>
Total	218.4	222.2	232.9	243.5	252.8	260.4
Median Age	29.7	30.2	31.5	32.8	34.2	35.5

Source: U.S. Bureau of the Census, Current Population Reports, Series P-25, No. 704, "Projections of the Population of the United States: 1977 to 2000." U.S. Government Printing Office, Washington, D.C., 1977.

There are few indications that this "wave of the future" has had much of an impact on manpower planning, work policies or work patterns. In fact, it would seem that much of current thinking and policy making is still focused on decreasing the workforce involvement of older workers. However, population projections, along with social and economic trends, argue for innovative approaches to the utilization of older workers and increased options for an extended working life.

Recommendations of the Work in America Institute

There are signs of a growing awareness of the issues associated with older workers, as reflected in a major policy study conducted by the Work in America Institute. Two documents were produced: A casebook entitled, Young Programs for Older Workers, which includes about 70 examples of innovative or

unique programs designed to accommodate the changing age mix of the work force. These are actual case studies collected from a survey of the Fortune 1300 companies. The second is a policy report, The Future of Older Workers in America, which focuses on the 1980s. The underlying principles of the Work in America Institute (1980, p. 17), report are as follows:

- . Extension of working life is socially and, in many cases, individually desirable, but it should come about by choice and not by coercion.
- . The value of an individual worker to the employer can only be judged on the worker's merits, not by his or her chronological age.
- . A healthy employee at age 50 should be regarded as having 20 potentially productive working years ahead.
- . It is in the employer's self-interest to sustain the motivation and productivity of any employee who continues working beyond the normal age of retirement.

These principles lead to three broad recommendations (pp.17-18):

- . An older worker should be offered opportunities as attractive as those offered to any other worker of similar competence, vigor, and ambition.
- . Age neutrality should be designed into the critical personnel policies: hiring and separation; pay and benefits; performance appraisal, career counseling, and preretirement counseling; and training and development. Age-neutral policies will assure that the older person who elects to continue working will have access to career opportunities consistent with his or her aspirations, abilities, and potential. Most important, decisions to increase or decrease the size of the work force will be guided by the appraisal of individual performance and worth and not by the assumption that younger workers are, ipso facto, more productive or cost effective than older ones.
- . Many new options for extended working life, ranging from redesign of work schedules to preparation for second careers, have been tested in practice and should be developed much further. These options make the older employee more valuable to the employer and the job more desirable to the employee.

Forty-five highly specific recommendations followed and are divided into these categories:

Hiring and Separation

Pay and Benefits

Assessing and Counseling

Training and Development

New Options for Extended Working Life

Unions and the Extension of Working Life

Greater Mobility for Older Workers

This extensive report serves as an imperative for action and a guidebook for change.

The Role of Corporations, Educational Institutions and Community Service Agencies

The Clientele to Be Served

The clientele to be served under the various definitions of older workers is broad. Considering only the Bureau of Labor Statistics classification of older workers (55 and older), additional sub-groupings have been suggested. We can think in terms of retirement status (early or standard), dislocated older workers and disadvantaged older workers. The clientele to be served, therefore, is broad in age and employment status and it will require multiple intervention models to meet their needs. There is, assuredly, an appropriate and useful way for corporations, universities and community service agencies to focus their involvement as Peterson (1983, p. 269) so aptly comments:

Some colleges and universities may opt to serve a higher economic and educational-level clientele. Community based agencies may seek clients from all socioeconomic levels, and some centers or service organizations may consciously search out low-income, vulnerable, or undereducated groups. Corporations are likely to settle on their employees or on persons who are potential recruits for employment.

Barriers to the Utilization of Older Workers

Significant barriers exist to the utilization of older workers. These include: disincentives built into pension and retirement policies, the lack of flexible employment opportunities, inadequate brokerage mechanisms for matching demand and skills with available jobs, and biased attitudes toward older workers (Public Policy Center at SRI International, 1984).

Employers continue to believe the myths and stereotypes that have circulated in the past. A list of these myths and related counterstatements as cited in Privately Speaking: Corporate Community Involvement in Meeting the Needs of Older Americans (1984, p. 5), is contained on the following page.

A recent survey of corporate managers by the Harvard Business Review indicated the depth and strength of stereotypes about older workers. As reported by Rosen and Jerdee (1977), two versions of a questionnaire were used to test managerial decision-making about organizational and personnel problems. In one, a 32 year old was the key person in the problem situation; in the other, a 61 year old was the key person. Recommended solutions to the problem situation indicated a biased position toward younger workers. For instance, the respondents:

Table 1
MYTHS AND REALITIES ABOUT OLDER PEOPLE

Myth	Reality
Old people are all alike.	They are, in fact, an extremely diverse group spanning a 25-30 year age range. As the needs, abilities, and values of a 50-year-old can be expected to differ considerably from those of a 20-year-old, so should these qualities be expected to differ between a 90-year-old and a 60-year-old.
Old people don't contribute to society.	Almost 20% of people aged 65 and over are engaged in some form of volunteer work, contributing an estimated \$36 billion worth of labor annually.
Older people are poor, and therefore business need not take much notice of them.	Americans aged 55 and over represent more than \$400 billion in annual personal income and account for one of every five dollars spent for food consumed at home.
Older people are basically renters.	Seven out of ten elderly own their homes.
Most older people live in public housing, "old folks' homes," or nursing homes.	Ninety-one percent of the elderly live in individually chosen homes, 4% live in federal housing for the elderly and in retirement communities, and 5% live in nursing homes or other institutions.
Those who are too old to drive can just take public transportation.	In most locales, public transit is generally directed toward the central business district and provides the maximum service during rush hours. Thus, public transit often does not meet the needs of older persons.
Older people are sick and unable to care for themselves.	Older people have more chronic ailments than younger people, but in most cases the ailments are not terribly limiting. Only 10% of those over 65 are confined in any way.
Older people are senile, and there is no hope for improvement.	Senility is not an inevitable consequence of growing old. What is diagnosed as "senility" may actually be the by-product of anemia, malnutrition, or infection. Such conditions may be fully reversible.
Older people are poor learners, "set in their ways," resistant to change.	Learning ability does not decline significantly with age. Vocabulary and conceptual skills often grow after age 60.
Older people are less capable workers than younger people.	Older workers have less absenteeism than younger workers, have fewer on-the-job accidents, and are more satisfied with their jobs.
Of all the age groups, crime against the elderly is the most common.	Of all the age groups, crime against the elderly is the least common.

Source: Adapted from "Myths and Facts About Aging" speech brief prepared by the U.S. Conference of Mayors and the University of Maryland Center on Aging (1983).

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- . Saw more difficulty in changing the behavior of older employees.
- . Suggested that items be routed around the older employee rather than dealing with him directly.
- . Did not attribute positive motives to older workers desiring retraining.
- . Favored career development for younger workers but not for older workers.
- . Saw the older worker as less likely to be promoted than younger workers.

Shapiro maintains that in the management of professional people costly and harmful decisions are made based on myths about older workers. He states, "Only limited efforts are made to maintain the professional capabilities of the older worker, on the assumption that the effort is wasted. Older professionals are overlooked for the kinds of assignments that lead to growth and professional development (Shapiro, 1985, p. 167).

The marginality of older workers has been pointed out by Nelson (1979), who indicated that, as a group, they have less education, less vocational training, and less willingness to change location in order to gain a promotion. Older people also have lower ascribed status. In general, they are less likely to be held in esteem and to be viewed as valuable by management and other workers. They are also perceived by employers as being less physically able and more likely to suffer from disabilities and loss of time on the job.

Older workers' perceptions also create barriers, especially in relation to training. The value of retraining is not always

obvious to older employees. And, Pacaud (1963) points out that retraining, especially outside the workday, may be resisted by older workers' families. Peterson (1983) asserts that older workers are reluctant to volunteer for retraining because they often have feelings of inadequacy about their ability to successfully complete the training program, and have had many intervening years since any previous formal training.

Diversity of Corporate Roles

The role of corporations in meeting the needs of the older population can be diverse. Investment decisions, design of products and services, development of personnel practices and policies, use of manpower, equipment and facilities, and exercise of corporate leadership are, according to a public policy report by SRI International (1984), important resources that corporations control. This report also suggests that corporations can help the older American and serve their own self-interest at the same time.

Advocacy of employment for older workers is just one of many divergent roles that corporations can play. However, as Sheppard (1970) insists, although in the past this advocacy role was "heavily laced with a philanthropic, moralistic argument," it need not be interpreted as such. Enlightened self-interest will lead corporations to the conclusion that older workers are a valuable resource, particularly as changes in the age structure of the population and in the work force are likely to increase future need for labor force participation by older persons.

As employers realize the need for the skills that older employees have, Peterson (1983) projects that they can be expected both to expand in-house training programs and to fund participation in local colleges, public schools, and voluntary associations. "This will provide a major impetus to the expansion of instructional programs and will provide a source of funding that has not been present in any major way in the past" (Peterson, 1983, p. 297).

A variety of training programs conducted in business and industry support the position that retraining can be successful and provide satisfying results for both the individual and the employer. Peterson (1983, pp. 201-202) lists the following conclusions drawn from selected studies:

- . On-the-job training was effective among hard-core unemployed older workers so long as they had no serious handicaps (Jakubauskas and Taylor, 1965).
- . Once recruited and registered, older men were more likely than younger men to complete their training (U.S. Congress, 1967).
- . Older persons completing a training program were less likely than nontrainees to depend on social welfare payments as a means of support (Somers, 1967).
- . Older persons who completed a training program were more likely to improve their wages than nontrainees (Fillenbaum and Willis, 1976).
- . Once trained, older workers were likely to plan to remain with their employers longer than younger trainees (Newsham, 1969).
- . The Discovery Method was successfully used to prepare older and younger workers for a major technological change in handling air freight (Mullan and Gorman, 1972).
- . Long-service design engineers at General Electric Aerospace Electronic Systems Department were successfully retrained to cope with basic technological advances in the field (Jacobson, 1980).

- . International Silver Company converted its facility to the production of jet engine components and retrained workers averaging 56 years of age as tool-and-die makers (Jacobson, 1980).
- . IBM has a lifetime commitment to its workers and retraines and reassigns them regularly with outstanding success ("How IBM Avoids Layoffs Through Retraining," 1975).

Corporations through the Human Resource Management and Development function possess many mechanisms for interventions designed to make the best use of corporate human resources of all ages. As mentioned earlier, specific recommendations of the Work in America Institute policy study fall into the following categories:

- . Hiring and Separation
- . Pay and Benefits
- . Assessing and Counseling
- . Training and Development
- . New Options for Extended Working Life
- . Unions and the Extension of Working Life
- . Greater Mobility for Older Workers

Jacobson's (1980) survey of Fortune 1300 companies resulted in a casebook presenting 70 examples of progressive policies currently in effect among a wide variety of employers. In some cases the programs were geared directly to the needs of older workers; in others, the programs were more general in nature, but had special applicability to older workers.

Steps for employers to follow in developing older-worker employment policies were set forth as follows in a report by the Public Policy Center at SRI International (1984, p. 8):

Table 2
SOME STEPS FOR EMPLOYERS TO FOLLOW IN
DEVELOPING OLDER-WORKER EMPLOYMENT POLICIES

- (1) Conduct an age analysis of the company work force:
 - Examine work force structure by age to develop an age profile.
 - Examine work force dynamics by age (e.g., hiring, placement, promotion, retiring).
- (2) Review public policies and statutes:
 - Age discrimination laws.
 - Mandatory retirement and related benefit laws.
 - Pension and Social Security regulations.
- (3) Review hiring and promotion policies and practices:
 - Hiring standards and procedures.
 - Promotion patterns.
- (4) Use functional criteria and performance evaluations in assessing employees.
- (5) Review training and career development opportunities.
 - Get feedback from workers.
 - Review counseling mechanisms.
 - Examine training and development programs.
- (6) Develop more flexible retirement and retention policies:
 - Review retirement and pension policies.
 - Explore alternative work arrangements such as part time, flextime, jobsharing.
- (7) Educate management on age factors:
 - Executive management.
 - Line supervisors and middle management.

Source: Adapted from "Aging and the Work Force: Human Resource Strategies," by Julia French, consultant to Special Committee on Aging, U.S. Senate (1981).

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The Role of Educational Institutions

Educational institutions can play a role in reversing negative biases, and providing the skills necessary to insure the continuing productivity of older workers. Vocational schools, colleges and universities have expertise to contribute. For example, Continuing Education, Adult Education, Industrial Gerontology and Industrial Psychology should be of major value in understanding the potential of older workers and designing appropriate training programs. In addition, a diversity of subject matter exists as a potential reservoir for training and development needs. These resources must be linked to individual corporate needs on a case-by-case collaborative basis and we are faced with the challenge of finding better ways to do this linking.

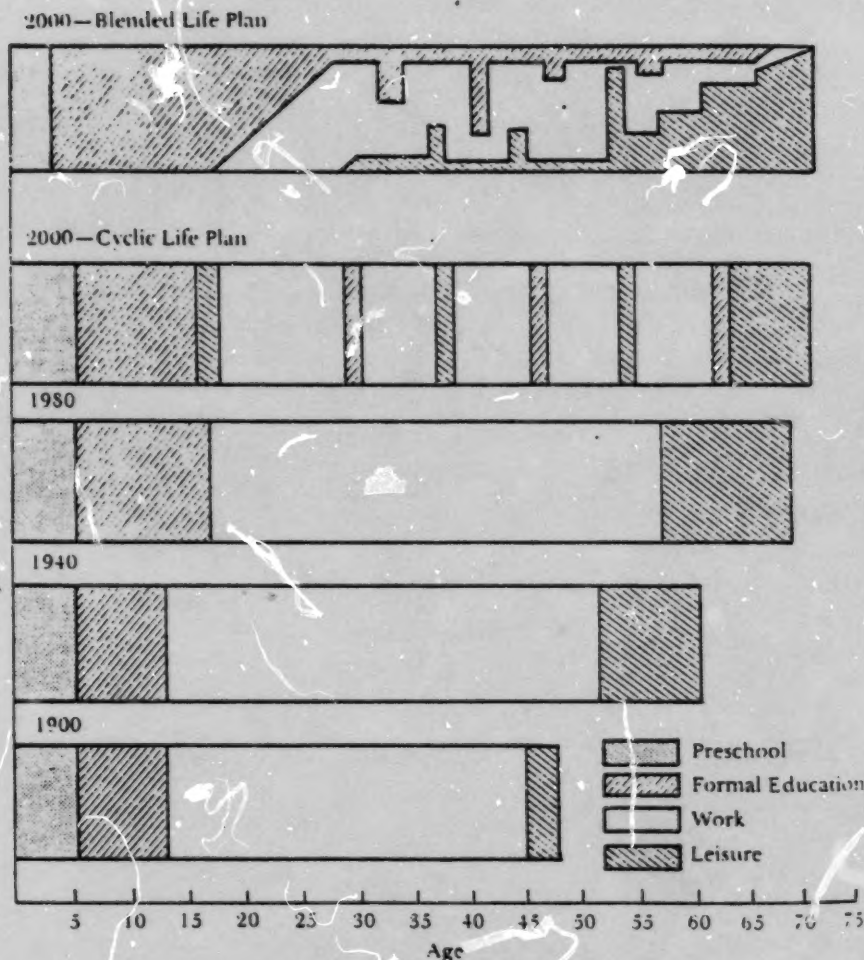
Educational institutions also have an obligation to understand the implications of changing trends and take responsibility for meeting society's shifting educational needs. Education is widely accepted as contributing to individual development and productivity. The value placed on education by our country is implicit in the large sums of money invested in the education of children and young people, but we have not done the same for middle-aged and older adults.

The orientation of a majority of continuing education programs for older people is to the "leisure role." Peterson (1983) notes that education of older people is often assumed to deal primarily with their coping, expressive, contributive, and self-actualization needs. The area of job-related retraining

tends to be overlooked. The "extended-worker role" may become a crucial area for programming in the future. As was discovered in a 1980 survey conducted by the National Retired Teachers Association/American Association of Retired Persons (Peterson, 1983), 49 percent of those interested in enrolling in educational programs indicated that acquiring job skills was one of their most important reasons for participation. Educators serve a vital role in interpreting the educational needs of older adults.

While life expectancy continues to increase, we can expect that this trend will be accompanied by changes in the distribution of education, work and leisure across the life span. As Peterson asserts, "Recurrent education of workers is needed to reduce or prevent obsolescence and structured unemployment, but this need must be met throughout the person's entire work history, not only during the later years" (Peterson, 1984, p. 201). Educators and those responsible for the development of human resources in business and industry should take steps to implement and promote a "recurrent education" model and allow for flexibility in the balance of work, education and leisure roles for individuals. Peterson and other experts have suggested an integration of work, education and leisure throughout the life span as illustrated by the "Blended Life Plan" presented in the following graph (Peterson, 1984, p. 294).

Figure 4. Life-Span Distribution of Education, Work, and Leisure.



Source: Adapted from Work in America Institute, *The Future of Older Workers in America*, Scarsdale, N.Y.: Work in America Institute, 1980.

The Role of Community Service Agencies

Community service agencies are most directly involved in the delivery of services to older adults. Like educational institutions, service agencies have assumed a "leisure role" for older adults and much of the programming serves this role. In addition, service agencies play a vital role in helping older

adults to cope, to adjust, and sometimes to survive. In a majority of centers that program for "seniors" (i.e., over 65), offerings reflect "needs" as perceived by the program planners, who are not usually members of the target audience (Johnson, 1982:19-21; Tennebaum, 1979:5-9; as cited in Shapiro, 1985).

In the future, as the number of older adults expands greatly, and as more of them want to find places in the labor market, more counselors are likely to be involved in career counseling and job-related training for older workers. This has implications for the professional development of service providers. They will need opportunities to enhance their knowledge and skills in order to assist older adults who wish to extend their "worker" role.

Programs that offer job-search assistance will also be in demand. Sinich (1979) points out that implementation of career change often calls for enhancement of self-confidence and of job-finding skills. According to Downey (1974) few institutions offer such programs, "... probably because courses designed to prepare people for employment are of little value to older people, since employers rarely hire people over 65."

In response to an increasing demand for job-related programs, the Central Ohio Area on Aging held their first "Senior Job Fair" in 1984, which had an attendance of over 900 older adults. And, the Ohio Department of Aging has received JTPA Ohio funding to initiate a program entitled, "Senior Training and Employment in the Private Sector" (STEPS). This is

a training effort aimed at JTPA and Aging Network personnel to increase their expertise in the development and implementation of private sector employment programs.

Job Clubs, which have been utilized for middle-aged career/job changers very successfully, may prove to be a useful approach for older job seekers. Gray (1983) reported an experimental study of one peer-group model for "elderly" job seekers. On outcome measures at the conclusion of the sessions and at follow-up thereafter, the job club participants had significantly higher employment rates than the control group.

Community service agencies could target more of their counseling and programs to the support of extended workplace involvement for older adults. Although some funding is provided to assist in subsidized training and employment of older workers, more work needs to be done on the development of unsubsidized employment opportunities and programs that train capable older workers to be more self-directed in their own employment initiatives.

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